

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/2/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Justin Blaine White  
1683 South 2450 East  
Spanish Fork, UT 84660

Nadine Nicole White  
1683 South 2450 East  
Spanish Fork, UT 84660

Case Number:  
10-32093 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-1154  
xxx-xx-2983

Attorney for Debtor(s) (name and address):

Robert S. Payne  
Lincoln Law  
921 West Center Street  
Orem, UT 84057  
Telephone number: (801) 224-8282

Bankruptcy Trustee (name and address):

J. Kevin Bird tr  
Bird & Fugal  
384 East 720 South  
Suite 201  
Orem, UT 84058  
Telephone number: (801) 426-4700

**Meeting of Creditors**

Date: **September 29, 2010**

Time: **09:30 AM**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/29/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 9/3/10

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

# Certificate of Service Page 3 of 8

# CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 10-32093

User: dlj  
Form ID: rab9a

Page 1 of 1  
Total Noticed: 31

Date Rcvd: Sep 03, 2010

The following entities were noticed by first class mail on Sep 05, 2010.

db/jdb +Justin Blaine White, Nadine Nicole White, 1683 South 2450 East, Spanish Fork, UT 84660-3533  
aty +Robert S. Payne, Lincoln Law, 921 West Center Street, Orem, UT 84057-5203  
7233397 +ARC, PO Box 1259, Dept # 18894, Oaks, PA 19456-1259  
7233396 +America First Credit U, 1344 West 4675 South, Riverdale, UT 84405-3690  
7233399 +Central Utah anesthesia, 274 N Main, Logan, UT 84321-3915  
7233402 +Don R. Gifford DDS, 2230 North University Pkwy #8B, Provo, UT 84604-6700  
7233403 +Express Recovery Svcs, 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057  
7233404 +Hfc - Usa, PO Box 3425, Buffalo, NY 14240-3425  
7233405 +Home Depot, PO Box 6028, The Lakes, NV 8901-6028  
7233406 +Ihc, PO Box 26415, Salt Lake City, UT 84126-0415  
7233407 +Intermountain Medical Group, PO Box 79052, Phoenix, AZ 85062-9052  
7233408 +LCA Collections, PO BOX 2240, Burlington, NC 27216-2240  
7233411 +MountainView Womens Care, 1120 East 100 North STE 3, Payson, UT 84651-1666  
7233409 +Mountainland Collectio, PO Box 1280, American Fork, UT 84003-6280  
7233410 +Mountainland Collections, 483 West 50 North, American Fork, UT 84003-2265  
7233412 +Mtn Land Col, PO Box 1280, American Fork, UT 84003-6280  
7233413 +Nationwide Recovery Sy, 2304 Tarpley Rd Ste 134, Carrollton, TX 75006-2470  
7233414 +Northstar Collection Services, 4285 Genesee St, Cheektowaga, NY 14225-1943  
7233415 +RCS, PO Box 7229, Westchester, IL 60154-7229  
7233416 +Revenue Cycl, 3 Westbrook Corpor, Westchester, IL 60154-5703  
7233418 +Spring Mobile, 3939 S Wasatch BLVD Ste, Salt Lake City, UT 84124-2216  
7233419 +Tate & Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207  
7233420 +Utah Valley Radiology, PO Box 657, Orem, UT 84059-0657  
7233421 +Wastach Medical Center, 575 South State Street, Orem, UT 84058-6399  
7233422 +Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747  
7233424 +Zenith Acquisition, 170 Northpointe Pa, Amherst, NY 14228-1884

The following entities were noticed by electronic transmission on Sep 03, 2010.

tr +EDI: QJKBIRD.COM Sep 03 2010 20:38:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320  
7233398 +EDI: BCTN.COM Sep 03 2010 20:38:00 Bureau Of Collection R, 7575 Corporate Way, Eden Prairie, MN 55344-2000  
7233401 +EDI: CCS.COM Sep 03 2010 20:38:00 Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246  
7233417 +EDI: SEARS.COM Sep 03 2010 20:38:00 Sears/cbsd, 133200 Smith Rd, Cleveland, OH 44130  
7233423 +EDI: WFFC.COM Sep 03 2010 20:38:00 Wells Fargo Visa, PO Box 30086, Los Angeles, CA 90030-0086  
7233424 +EDI: ZENITHACQ.COM Sep 03 2010 20:38:00 Zenith Acquisition, 170 Northpointe Pa, Amherst, NY 14228-1884

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7233400 ##+Constantino Law Offices, P.C., 8539 South Redwood Rd, Ste D, West Jordan, UT 84088-5250  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2010

Signature:

